

## INTISARI

Penelitian ini bertujuan untuk mengetahui pengaruh *capital adequacy ratio*, *non performing loan*, dan likuiditas terhadap profitabilitas perusahaan perbankan yang terdaftar di Bursa Efek Indonesia.

Populasi dalam penelitian ini berupa perusahaan perbankan yang terdaftar di Bursa Efek Indonesia selama periode 2011-2015. Pemilihan sampel dilakukan dengan menggunakan metode *purposive sampling* yaitu pemilihan sampel perusahaan yang dilakukan berdasarkan kriteria tertentu. Berdasarkan metode pemilihan sampel pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia pada tahun 2011-2015 diperoleh jumlah sampel penelitian sebanyak 11 perusahaan perbankan. Jenis data yang digunakan adalah data sekunder yang berasal dari laporan keuangan yang sudah diaudit pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Teknik analisis menggunakan analisis regresi linier berganda dengan terlebih dahulu dilakukan uji asumsi klasik, uji korelasi, uji determinasi, uji F dan uji t dengan menggunakan alat uji statistik SPSS versi 22.

Dari hasil analisis tersebut diketahui bahwa *capital adequacy ratio*, *non performing loan*, dan likuiditas secara simultan berpengaruh terhadap profitabilitas dan hasil penelitian secara parsial menunjukkan bahwa variabel *capital adequacy ratio* berpengaruh positif terhadap profitabilitas. *Non performing loan* berpengaruh negatif terhadap profitabilitas, sedangkan likuiditas tidak berpengaruh terhadap profitabilitas.

Kata kunci: *capital adequacy ratio*, *non performing loan*, likuiditas dan profitabilitas.

## **ABSTRACT**

This research is meant to find out the influence of capital adequacy ratio, non performing loan, and liquidity to the profitability of banking companies which are listed in Indonesia Stock Exchange.

The population is all banking companies which are listed in Indonesia Stock Exchange in 2011-2015 periods. The sample selection has been carried out by using purposive sampling method in which the company sample selection has been carried out based on certain criteria. Based on the sample collection method on banking companies which are listed in Indonesia Stock Exchange in 2011-2015 periods has obtained 11 banking companies as research samples. The data is the secondary data which has been obtained from the audited financial statement of banking companies which are listed Indonesia Stock Exchange. The classic assumption test, correlation test, determination test, F test and t test with the instrument of statistic test of SPSS 22 version has been carried out then it is continued by analysis technique which has been carried out by using multiple linear regressions after

The result of the analysis shows that simultaneously capital adequacy ratio, non performing loan, and liquidity has influence to the profitability and the result of the research also shows that partially capital adequacy ratio has positive influence to the profitability. Non-performing loan has negative influence to the profitability whereas liquidity does not have any influence to the profitability.

**Keywords:** Capital adequacy ratio, non performing loan, liquidity and profitability.